

CBB BANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3236640	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$115	\$116	1.1%		
Loans	\$76	\$72	-4.9%		
Construction & development	\$9	\$4	-51.7%		
Closed-end 1-4 family residential	\$19	\$17	-5.9%		
Home equity	\$3	\$3	-13.8%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-19.0%		
Commercial & Industrial	\$6	\$7	5.9%		
Commercial real estate	\$32	\$35	7.1%		
Unused commitments	\$6	\$5	-12.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$2	-38.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$12	-5.1%		
Cash & balances due	\$11	\$19	64.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$103	\$104	0.9%		
Deposits	\$92	\$93	1.0%		
Total other borrowings	\$10	\$10	0.0%		
FHLB advances	\$10	\$10	0.0%		
Equity					
Equity capital at quarter end	\$12	\$13	2.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	10.4%	--		
Tier 1 risk based capital ratio	14.0%	15.0%	--		
Total risk based capital ratio	15.2%	16.3%	--		
Return on equity ¹	-46.3%	-1.3%	--		
Return on assets ¹	-5.0%	-0.1%	--		
Net interest margin ¹	3.3%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	25.6%	62.6%	--		
Loss provision to net charge-offs (qtr)	116.1%	41.3%	--		
Net charge-offs to average loans and leases ¹	9.7%	1.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	34.6%	6.1%	12.0%	0.0%	--
Closed-end 1-4 family residential	12.1%	5.1%	0.7%	0.3%	--
Home equity	0.0%	0.0%	1.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.0%	0.0%	2.2%	3.1%	--
Commercial & Industrial	0.3%	0.3%	4.0%	0.4%	--
Commercial real estate	1.9%	4.5%	0.6%	0.5%	--
Total loans	8.7%	3.8%	2.5%	0.4%	--